SUPPORTING TITLE II OF H.R. 458, THE MILITARY PERSONNEL FI-NANCIAL SERVICES PROTECTION ACT

### HON. MARK R. KENNEDY

OF MINNESOTA

IN THE HOUSE OF REPRESENTATIVES Wednesday, July 13, 2005

Mr. KENNEDY of Minnesota. Mr. Speaker, I rise today in support of Title II of H.R. 458, the Military Personnel Financial Services Protection Act. This bill helps protect our troops and other military personnel from predatory lending. We must make sure that our fighting men and women have access to credit while ensuring that reasonable protections are put in place to combat abusive lending practices.

Over the last few years, there has been an alarming increase in predatory financial scams located outside or near many of our nation's military bases. These unscrupulous businesses target members of our military and their families through the sale of sub-standard insurance and investment products. Many even resort to misleading representations that attempt to convince customers that the military endorses these businesses, which is simply not true.

Mr. Speaker, Congress must take action to prevent such unfair lending practices, without punishing legitimate business in similar industries. H.R. 458 accomplishes this goal by identifying predatory businesses that abuse consumers and safeguarding the financial futures of our soldiers and their families who rely on their legitimate counterparts. I applaud my friend from Kentucky, Mr. Davis, for sponsoring this legislation and urge my colleagues, on both sides of the Capitol, to support it.

# A TRIBUTE TO SENATOR GAYLORD NELSON

## HON. GWEN MOORE

OF WISCONSIN

IN THE HOUSE OF REPRESENTATIVES Wednesday, July 13, 2005

Ms. MOORE of Wisconsin. Mr. Speaker, I rise today to pay tribute to a leader whose lifetime of public service reflected the very best of Wisconsin values. Senator Gaylord Nelson, the man credited with sparking the modern environmental movement, died July 3, at the age of 89.

Growing up in the small town of Clear Lake, Wisconsin, Senator Nelson developed a passion for the natural world, the protection of which became his highest political priority. He learned the true value of public service from the examples set by his parents, a small-town doctor and nurse who were known for treating neighbors in need regardless of their ability to pay. Though his political career would take him to Madison, WI, and then on to our Nation's Capital, Washington, DC., he never lost the friendly and unpretentious character that marked his early years in Clear Lake.

Among elected officials, Senator Nelson's leadership is undeniable. He served three terms in Wisconsin's State Senate before being elected Governor in 1959. Four years later, he ascended to the U.S. Senate, where he served for 18 years.

His accomplishments are too numerous to list. He is most widely known as the founder

of Earth Day, an annual celebration that mobilized public support for environmental stewardship and brought new political attention to the importance of protecting and preserving the natural world.

Building on the grassroots organizing that made Earth Day a success, Senator Nelson authored landmark conservation legislation at both the State and Federal levels. His legacy includes a huge array of public lands and park spaces, including the St. Croix Wild and Scenic Riverway, the Apostle Islands National Lakeshore, and Governor Nelson State Park. He sponsored legislation to protect rivers and waterways. He co-sponsored laws protecting the Appalachian Trail, and banning the use of toxic chemicals like DDT and Agent Orange.

Most widely known for his commitment to conservation, Senator Nelson also made his mark in other areas, including consumer protection, ethics and opposition to the Vietnam War

As remarkable as his legislative accomplishments was the appealing and unpretentious style for which he was known. A friend to all, Senator Nelson once remarked that he could never dislike anyone whom he took the time to know. He avoided partisan rancor, and developed lifelong friendships with many whose views he opposed on the Senate floor. While he clearly understood that maintaining relationships enabled his political accomplishments, his sincere regard for his contemporaries was never in question.

When his career as an elected official ended in 1980, Senator Nelson continued his environmental advocacy as chairman of the Wilderness Society. As recently as April of this year, Senator Nelson wrote to students at MacDowell Montessori in Milwaukee—the same school my own granddaughters attended—to hail their Earth Day celebration and urge them to adopt a lifelong commitment to the environment.

Mr. Speaker, millions of Americans owe a debt of gratitude to Senator Nelson for his efforts to protect the natural world around us. He understood that access to clean air, water, and wilderness is crucial not only for our physical survival, but also for our spiritual nourishment. I am thankful to him for his passionate pursuit of these public goods, and for the example of public service that I take as inspiration in my own career.

HONORING RICHARD JOHNSON, SENIOR FARMER OF THE YEAR

#### HON. GEORGE RADANOVICH

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES Wednesday, July 13, 2005

Mr. RADANOVICH. Mr. Speaker, I rise today to honor Richard Johnson for being selected as the 2005 Madera Chamber of Commerce Senior Farmer of the Year. Mr. Richard Johnson will be recognized at the Madera County Farm Bureau's 84th Annual Meeting and Senior Farmer Presentation on July 14th in Madera, California.

Mr. Johnson is a model of excellence in his community. For over 51 years, Richard has been a part of the agricultural community. As a child, Richard grew up working on a 300 acre farm, and upon entering Madera High School, he continued to strengthen his appre-

ciation for Agriculture through his active membership in Future Farmers of America.

After graduating from Madera High School, Richard went on to attend Fresno State where he majored in Agriculture. Upon returning from military service with the United States Air Force (1951–1955), Mr. Johnson returned to farming in Madera County, where today he continues to farm a diverse bounty of crops and livestock on 1,940 acres.

Mr. Johnson has been a member of the Madera County Farm Bureau for over 30 years, over 11 of which he has served as a member of the organization's Board of Directors. In addition, Richard Johnson has tirelessly devoted his time to numerous community organizations and projects, including Coats for Kids, Chowchilla 20–30 Club, and the Madera County Republican Central Committee. During the Christmas season, Mr. Johnson can be seen visiting local elementary schools dressed as Santa Claus.

Richard Johnson, together with his wife Lila Nelson-Johnson, have 3 sons.

Mr. Speaker, I rise today to congratulate Richard Johnson upon being named Senior Farmer of the Year by the Madera Chamber of Commerce. His contributions to America's agricultural communities and to his country have been invaluable. I invite my colleagues to join me in commending Mr. Johnson for this achievement.

IN HONOR OF JOSEPH H. EVANS

#### HON. MICHAEL N. CASTLE

OF DELAWARE

IN THE HOUSE OF REPRESENTATIVES Wednesday, July 13, 2005

Mr. CASTLE. Mr. Speaker, I rise to pay tribute to a heroic Delaware firefighter, Joseph Evans, who tragically died in the line of duty at the age of 61. While responding to a house fire in the early hours of July 10th, 2005, Joe, an engineer with the Bridgeville Volunteer Fire Company, suffered a heart attack. Despite the best efforts of medical personnel, Joseph Evans passed away shortly after his arrival at the Nanticoke Hospital.

For 41 years, Joseph Evans was a member of the Bridgeville Volunteer Fire Company. During his dedicated career with Station #72, Joe served in many capacities, including Director of Supplies, Assistant Chief Engineer, and Chief Engineer. In 1968, his work earned him recognition as Bridgeville's "Fireman of the Year." Joe's efforts were not confined to Bridgeville; he also served with the Sussex County Firemen's Association, the Delaware State Fire Chiefs Association and the Del-Mar-Va Volunteer Firemen's Association.

In addition to his work with the fire department, Joe was successful in other pursuits. As a young man, he distinguished himself athletically as a member of the 1962 Blue-Gold All Star Football team. A lifetime farmer, Joe also worked as a telephone lineman for Diamond State and later Bell Atlantic, where he received the company's Spirit of Excellence Award.

Mr. Speaker, in closing, Joseph Evans heroically gave his life in the service of others. This dedication, which is typical of firemen throughout the United States, is a testament to his courage and selflessness. I join my colleagues in remembering Joe's contributions